

Phillip Raymond  
McCalla Raymer Leibert Pierce, LLC  
485F US Highway 1 S  
Suite 300  
Iselin, NJ 08830  
Telephone: (732) 902-5399  
NJ\_ECF\_Notices@mccalla.com  
Attorneys for Secured Creditor



Order Filed on December 14, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY


In re:	Chapter 13
Michael Heller, <i>aka Michael H Heller</i> Maria Heller,	Case No. 20-10966-ABA
Debtors.	Hearing Date: December 14, 2021 at 10:00 a.m.
	Judge: Andrew B. Altenburg Jr

**CONSENT ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

**DATED: December 14, 2021**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Page 2

Debtors: Michael Heller and Maria Heller  
Case No.: 20-10966-ABA  
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY  
AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

---

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay of NewRez LLC dba Shellpoint Mortgage Servicing as Servicer for The Bank Of New York Mellon fka The Bank Of New York as Indenture Trustee for the Noteholders of the CWABS Inc., Asset-Backed Notes, Series 2005-HYB9 ("Movant"), and Michael Heller and Maria Heller (collectively the "Debtors") having filed opposition thereto, with respect to Movant's lien on the property commonly known 9 S Rosborough Avenue, Ventnor City, New Jersey 08406 (the "Property"), and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown ORDERED that:

**ORDERED AS FOLLOWS:**

1. Debtors are delinquent six (6) post-petition payments due July 1, 2021 through December 1, 2021, each payment in the amount of \$3,645.92, less suspense of \$1,122.32, for a total delinquency of \$20,753.20.
2. Debtor shall cure the arrears in the amount of \$20,753.20 by making five (5) equal monthly payments of \$3,458.87, beginning January 1, 2022 through May 1, 2022, and one (1) payment on June 1, 2022 in the amount of \$3,458.85 in addition to Debtor's regular monthly payments.
3. Debtors shall resume post-petition payments to be paid timely and in full with the January 1, 2022 payment.
4. If Debtors should default and fail to make future post-petition payments to Movant that come due during the pendency of this case for thirty (30) days from the due date, Movant's counsel may submit a certification of default and the Court may enter an Order vacating the automatic stay permitting Movant to proceed with its action against the Property.

Page 3

Debtors: Michael Heller and Maria Heller  
Case No.: 20-10966-ABA  
Caption of Order: **CONSENT ORDER RESOLVING SECURED CREDITOR'S  
MOTION FOR RELIEF FROM THE AUTOMATIC STAY  
AND PROVIDING FOR CURE OF POST-PETITION  
ARREARS**

---

5. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.
6. Debtors shall pay attorney fees and costs for the motion for relief in the amount of \$688.00 to be paid as an administrative claim through the plan.


Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC  
Attorney for the Secured Creditor

By:   
Phillip Raymond

Date: \_\_\_\_\_

Shane Heskin  
Attorney for the Debtors

By:  12/12/21  
Lee Martin Perlman

Date: \_\_\_\_\_

In re:  
Michael Heller  
Maria Heller  
Debtors

Case No. 20-10966-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Dec 14, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265
aty	+ Shane Heskin, 1650 Market Street, One Liberty Place, Suite 1800, Philadelphia, PA 19103-7304

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE bkecf@milsteadlaw.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jason Brett Schwartz	on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com
Lee Martin Perlman	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 14, 2021

Form ID: pdf903

Total Noticed: 2

on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman

on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Marc D. Miceli

on behalf of Plaintiff The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Marc D. Miceli

on behalf of Creditor The Christie Lodge Owners Association Inc. mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com

Phillip Andrew Raymond

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS INDENTURE TRUSTEE  
phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com

Rebecca K. McDowell

on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust rcohen@lavin-law.com ksweeney@lavin-law.com

Steven P. Kelly

on behalf of Creditor WBL SPO I LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13